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Serial No.:10/034,427

PATENT

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In re Application of:

SEP 30 2004

Joseph C. KAWAN, et al.

Serial No.: 10/034,427

Examiner: CHEUNG, M.

Filed: December 27, 2001

Group Art Unit: 2161

Title: METHOD AND SYSTEM FOR FACILITATING SECURE CUSTOMER
FINANCIAL TRANSACTIONS OVER AN OPEN NETWORK

RESPONSE TO RESTRICTION REQUIREMENT

BY FACSIMILE – 703-872-9306

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Sir:

Responsive to the paper mailed August 30, 2004, the undersigned representative
elects, without traverse, Group I, claim 1 and 12-20.